

**REMARKS**

By this amendment, new Claim 122 is added. Therefore, Claims 19-88 and 90-122 are pending in the application. In view of the foregoing amendment and following remarks, reconsideration and allowance of all pending claims in the application is requested.

All previously pending claims stand rejected over Morioka in view of Lawlor. Applicant respectfully submits that this rejection is improper for at least the following reasons. Morioka and Lawlor fail to disclose each of the recited claim elements. Morioka does not disclose the single screen display elements, among other things. For example, Morioka makes clear that the display includes a number of "detail levels" (e.g., Col. 4, l. 45+); that there are a series of screens with groups of displays "based on input made by a user ... and the internal state of the process controller for each associative information..." (Col. 3, l. 41+); that there are "tabbed displays" (Col. 9, l. 49); and that the system displays the display information "group by group" (Col. 11, l. 21+). Collectively, this indicates that rather than displaying "on a single screen transaction information sufficient to enable the user to execute a transaction with a single selection from the single screen... or to enter or change one or more transaction parameters displayed on the single screen" (as recited for example in Claim 19), Morioka discloses a series of screen. See for example Fig. 6 ("payees name input screen and transfer method/amount input screen), which discloses at least two screens for separate groups of inputs. For example, for a deposit a set of screens shown in Figs. 7-12 are used.

Nor does Morioka disclose using previously stored transaction information in the manner claimed. Many other deficiencies exist with respect to Morioka as applied to claim 19 and the other claims. Lawlor does not remedy these deficiencies in Morioka. The remaining claims

include recitations similar to those addressed above and other claim recitations that are not disclosed by the prior art relied upon.

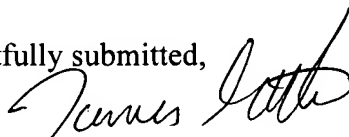
Claim 122 makes even clearer that user-defined transaction parameters can be stored once and used for subsequent transactions. This feature and its use, as claimed, is not found in Morioka. Other aspects of Claim 122 are not found in Morioka. Some of these aspects relate to the arguments pointed out above.

In short, since neither of the references alone or in combination disclose each of the claim limitations, all pending claims are allowable over the prior art set forth in the rejection.

The foregoing is believed to overcome all grounds of objection and rejection and place the case in condition for allowance. Notification of such is earnestly solicited.

Date: October 19, 2005

Respectfully submitted,



---

James G. Gatto  
Registration No. 32,694  
(703) 770-7881